S/N 10/001,475

Response to Office Action Dated 7/16/2007 Express Mail #: ED 501032842 US

This listing of claims will replace all prior versions, and listings, of claims in the application:

CLAIM LISTING

Please consider the following claims of the present application as set forth below. In accordance with the PTO's revised demand format, changes are shown by brackets (for deleted matter) or underlining (for added matter).

Claims 1-12 (canceled)

Claim 13 (previously presented): A method for providing a valuation estimate, the valuation estimate pertaining to one or more quantities, said method comprising:

performing one or more calculations at the request of one or more agents to estimate a value of the one or more quantities, said one or more calculations comprising:

selecting one or more models;

selecting one or more sets of inputs;

selecting one or more entities;

further selecting a multi-dimensional error reduction by selecting from the above selected items at least two of the following: a) a plurality of the models, b) a plurality of the sets of inputs, c) a plurality of the entities, or d) a plurality of the agents;

performing the one or more calculations utilizing one or more computers or computing mechanisms using at least two of the following: a) a plurality of the models, b) a plurality of the sets of inputs, c) a plurality of the entities, or d) a plurality of the agents, wherein the calculations provide the multi-dimensional error reduction; and

calculating averages for each of at least two of the following: a) a plurality of the models, b) a plurality of the sets of inputs, c) a plurality of the entities, or d) a plurality of the agents to accomplish the multi-dimensional error reduction.

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From: Marc Groz

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Claims 14-19 (canceled)

Claim 20 (previously presented): The method of claim 13, wherein the performing the one or more calculations comprise: performing the one or more calculations using at least two of the following: a) a plurality of the models, b) a plurality of the sets of inputs, c) a plurality of the entities, or d) a plurality of the agents; and wherein the performing one or more calculations are performed on weighted averages of at least one of the following: a) a plurality of the models, b) a plurality of the sets of inputs, or c) a plurality of the entities, respectively using at least one of the following: a) a plurality of model weighting factors, b) a plurality of input set weighting factors, or c) a plurality of entity weighting factors.

Claim 21 (previously presented): The method of claim 13, wherein the performing one or more calculations at the request of one or more agents to estimate a value of the one or more quantities comprise:

performing one or more calculations at the request of one or more agents to estimate a value of the one or more assets or liabilities.

Claims 22-41 (canceled)